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Serial No. 09/387,381
Express Mail Cert. No. EV 032 104 302 US
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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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In re Application of: PADALINO, Ronald, et al.
Application No. 09/387,381
Filed: September 2, 1999
For: **SYSTEM AND METHOD FOR AUTOMATED
DEBITING AND SETTLING OF FINANCIAL
TRANSACTIONS**
Examiner: Wasylchak, S.
Group Art Unit: 2165
Assistant Commissioner of Patents
Washington, DC 20231

Request For Extension Of Time Under 37 C.F.R. 1.136(a)

Sir:

Applicant respectfully requests a three month extension of time in which to file the Amendment and Remarks (submitted herewith) in the above-captioned application. This extension of time will extend the period for reply to expire on January 3, 2002 (the Office Action having been mailed July 3, 2001).

The enclosed check for \$920.00 includes the fee for this three month Extension of Time. Further, the Commissioner is hereby authorized to charge any additional fees required by this action, or credit any overpayment, to Deposit Account No. 50-1458. A duplicate of this sheet is enclosed for that purpose.

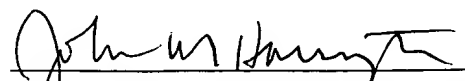
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Date: 12/28/01
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WINLIB01:925371.1

Respectfully submitted,


John M. Harrington (Reg. No. 25,592)
For George T. Marcou Reg. No. 33,014